

IN THE CLAIMS:

Please cancel claim 27 without prejudice.

Please replace claim 26 with the following claim 26.

26. (once amended) A method, comprising:

recovering information stored in a lost, damaged or destroyed smart card
by retrieving a copy of the information from a memory, said memory part of a
smart card enabler, said smart card designed to perform a transaction with a
smart card reader.

Please add new claims 60 through 89 as provided below

60. (new) A smart card, comprising:

- a) a first interface through which communications with a smart card enabler are transported;
- b) a second interface through which communications with a smart card reader are transported;
- c) a memory resource to store an identification key, a transaction key and a transaction value; and
- d) a processing unit, to:
 - 1) send said identification key to said smart card enabler through said first interface;

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2) send said transaction key to said smart card enabler through said first interface as a consequence of said smart card receiving a first enable signal from said smart card enabler, said first enable signal sent in response to said sending of said identification key;

3) send said transaction value to said smart card reader through said second interface in order to entertain a transaction, said transaction value being sent as a consequence of said smart card receiving a second enable signal from said smart card enabler, said second enable signal sent in response to said sending of said transaction key.

61. (new) The smart card of claim 60 wherein said second interface further comprises a contact interface.

62. (new) The smart card of claim 61 wherein said first interface further comprises an RF interface.

63. (new) The smart card of claim 60 wherein said first interface further comprises an RF interface.

64. (new) The smart card of claim 60 wherein said smart card further comprises an I/O interface coupled to said processing unit.

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65. (new) The smart card of claim 64 wherein said I/O interface further comprises a key pad.
66. (new) The smart card of claim 64 wherein said I/O interface further comprises a display.
67. (new) The smart card of claim 60 wherein said smart card is further configured to create and store a new transaction key as a consequence of a new transaction value having been received from said smart card reader, said new transaction key stored into said memory resource, said new transaction value reflecting said transaction value less a cost for said transaction.
68. (new) The smart card of claim 67 wherein said smart card is further configured to send said new transaction key and said new transaction value to said smart card enabler.
69. (new) The smart card of claim 68 wherein said smart card is further configured to generate said new transaction key by generating a random number.
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70. (new) An apparatus, comprising:
- a smart card to perform a transaction with a smart card reader, said smart card enabled by a smart card enabler to said perform said transaction, said smart card designed to send an identification key to said smart card

enabler, said smart card designed to send a transaction key to said smart card enabler if said smart card receives a first enable signal from said smart card enabler in response to said sending of said identification key, said smart card designed to send a value to said smart card reader if said smart card receives a second enable signal from said smart card enabler in response to said sending of said transaction key, said smart card designed to store said identification key, said transaction key and said value.

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71. (new) The apparatus of claim 70 wherein said smart card is further designed to send a second value to said smart card enabler in response to said transaction being performed with said smart card reader, said second value reflecting said value less the cost of said transaction.

72. (new) The apparatus of claim 71 wherein said smart card is further designed to send a new transaction key to said smart card enabler in response to said transaction being performed with said smart card reader.

73. (new) The apparatus of claim 72 wherein said new transaction key further comprises a randomly generated number.

74. (new) The apparatus of claim 70 wherein said smart card makes physical contact smart card reader to communicate with said smart card reader.

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75. (new) The apparatus of claim 70 wherein said smart card wirelessly communicates to said smart card enabler.

76. (new) The apparatus of claim 70 wherein said smart card enabler is designed to send said first enable signal if said identification key matches a second identification key that is stored by said smart card enabler.

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77. (new) The apparatus of claim 76 wherein said smart card enabler is designed to send said second enable signal if said transaction key matches a second transaction key that is stored by said smart card enabler.

78. (new) A method, comprising:

retrieving a saved identification key from within a smart card and sending said identification key from said smart card to a smart card enabler;

receiving at said smart card a first enable signal that was sent from said smart card enabler, said first enable signal responsive to said sending of said identification key;

retrieving a saved transaction key from within a smart card and sending said transaction key from said smart card to said smart card enabler;

receiving at said smart card a second enable signal that was sent from said smart card enabler, said second enable signal responsive to said sending of said transaction key; and

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retrieving a saved value from within said smart card and sending said value from said smart card to a smart card reader, said value representing money available for one or more goods and/or services.

79. (new) The method of claim 78 further comprising deducting the cost of said goods and/or services from said value to create a second value.

80. (new) The method of claim 79 further comprising sending said second value from said smart card to said smart card enabler.

81. (new) The method of claim 80 further comprising sending a second transaction key along with said second value from said smart card to said smart card enabler.

82. (new) The method of claim 81 further comprising saving within said smart card both said second value and said second transaction key.

83. (new) The method of claim 82 wherein said second transaction key further comprises a randomly generated number, said method further comprising generating said second transaction key within said smart card prior to said sending of said second transaction key.

84. (new) The method of claim 78 further comprising, within said smart card enabler, comparing said identification key with a stored identification key and

sending said first enable signal because said identification key matchers said stored identification key.

85. (new) The method of claim 78 further comprising, within said smart card enabler, comparing said transaction key with a stored transaction key and sending said second enable signal because said transaction key matches said stored transaction key.

86. (new) A smart card, comprising:

first means for storing an identification key, a transaction key and a value, said value representing money available for one or more goods and/or services;

second means for transmitting said identification key to a smart card enabler and for transmitting said transaction key to said smart card enabler, said transmitting said transaction key in response to a first enable signal having been received from a smart card enabler, said first enable signal having been sent in response to said transmitting of said identification key; and.

third means for transmitting said value to a smart card reader, said transmitting said value in response to a second enable signal having been received from said smart card enabler, said second enable signal having been sent in response to said transmitting of said transaction key.

87. (new) The smart card of claim 85 wherein said second means is also for transmitting a second value to said smart card enabler, said second value being said value deducted by the cost of said one or more goods and/or services.

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88. (new) The smart card of claim 86 wherein said second means is also for transmitting, along with said second value, a second transaction key to said smart card enabler.

89. (new) The smart card of claim 86 wherein said first means is also for storing said second value and said second transaction key.
